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Message: FW: Simultaneous submission**FW: Simultaneous Submission**

From: Grennan, K. (Karen) **Date:** Wednesday, February 06, 2008 12:54 PM
To: SHR-US-ING IGANB
Cc:

 blumenthal email.MDI (40 Kb HTML)

Please image to 911628369 and 911629608. blumenthal

Karen L. Grennan
 Principal Life Underwriter
 ING Life Underwriting
 Tel: 860.580.3909 *see notice below
 E-mail: karen.grennan@us.ing.com
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Important Note: ING has relocated its corporate offices to Windsor, CT. My new telephone number is (860) 580-3909. My email address remains the same.

From: Grennan, K. (Karen)
Sent: Monday, February 04, 2008 12:29 PM
To: Ross, J. (John); Orenzoff, Peter
Cc: 'Karen Grennan'
Subject: Simultaneous submission

Hi John and Peter,

I have a simultaneous submission that I want to let you both know about. I ended up with this because I was helping out Team 7.

Proposed Insured is Asher Blumenthal.

4004611 was an informal from Bollinger Group. We offered tentative Standard in 8/07.

911628369 was the formalization of that informal. Writing Agent is Nachman Minkoff. Submitted through Bollinger Group.

Still tentative Standard. Needed updated medical records. Needed 3rd party financials due to discrepancy between application and inspection.

App was dated 12/6/07

911629608 is the new policy number submitted through Liberty Planning. Same Writing Agent - Nachman Minkoff.
 He wants to close the file submitted through Bollinger Group and proceed under Liberty Planning.

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App dated 1/11/08.

Received updated medical records. So the only outstanding requirement for both files is the 3rd party financials.

Both apps are for 10,000,000 and he's 74 yrs old.

Tanya Westfall in NB spoke to Mr. Nachman on 1/31 and he indicated that he would send an email to close file 911628369 because he would like to proceed under Libery Planning.

I'm not sure of the protocol in this situation. Is it ok for me to close out the Bollinger file based on the attached email from the writing agent?

I don't want to do that without hearing from both of you.

Also - so that you understand the need for solid 3rd party financials:

His occupation listed on both apps is Vice President.

Income on both application = earned income of 650,000 and unearned income 1,800,000.

NW on both applications = 23,650,000

During inspection he indicated that he supervises the kosher meat dept of a meat company.

Income = 49,700 and NW is 23,000

Also is part owner of vineland kosher poultry and earns \$225.00 weekly net from that business.

The credit report is more in-line with the finances provided during the inspection, and not those on the applications.

74 yr old with no prior insurance inforce. Owner/bene is a trust.

<<blumenthal email.MDI>>

Thanks, Karen.

Karen L. Grennan

Principal Life Underwriter

ING Life Underwriting

Tel: 860.580.3909 *see notice below

E-mail: karen.grennan@us.ing.com

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